

the company writes to our members when they refuse to pay unnecessary sums into the profits of the company, one would think that they had a corner on all the brains, common sense and legal acumen the world ever produced. But the fact remains that the protection of the State Society is better than that of this company and all the others combined. The Bulletin of the Los Angeles County Medical Association, in commenting on a recent suit in Los Angeles, said that the attorneys for the company in which the defendant, Dr. Rae Smith, held a policy "acted so queerly" that they hardly participated in the suit at all and that, had it not been for the attorneys of the State Society, the outcome of the suit might have been doubtful. Be that as it may, the fact remains that it was the attorney for the State Society who did all the work; and the defendant, Dr. Smith, got the verdict. That looks like medical defense that really protects. If you want to pay money to an insurance company, as a sort of philanthropic proposition, why go ahead; but you do not need to do so—the State Society Medical Defense really defends.

The balance sheet of the New York Life Insurance Co., published as an advertisement in some very expensive publications, is a curiously interesting document. In the first place, what they have on hand in the way of investments, etc., has increased so as "to represent an annual addition to net income of nearly \$1,100,000." Quite a tidy sum, especially when we read under "disbursements," the item "Med. Exam'n and Ag'cy Supervision—\$1,277,027.66." How much of this is agency supervision is not stated, but probably it is at least half; suppose we assume that \$638,000 was paid for medical examinations during the period covered by the statement. Compare that with the \$1,100,000 additional profits mentioned above—and then remember that this is one of the "three dollar" companies. We may further learn that \$2,937,629.25 was paid out for commissions on new business, these new policies bringing in premiums to the amount of \$6,516,105.78. In other words, something like 44% of the amount of new premiums received is paid in commissions, the holdings bring in an increased income of more than a million dollars, but the company can not afford to pay a minimum \$5 fee for making the examinations upon which the success of its business is based! And we physicians have allowed this to happen!

For any manufacturer to claim that there is the slightest legitimate reason for refusing to submit his preparations to the Council on Pharmacy and Chemistry of the American Medical Association, is to assert an absurdity. Most reputable manufacturers have found this out and now acknowledge it. The rules of the Council are simple and fair; they are honest to all concerned and in fact the one actuating spirit of the Council is *honesty*. If a preparation is rejected by the Council, there is a good reason for it; of that you may be entirely sure.

The JOURNAL has been taken to task for printing some remarks reflecting upon a preparation known as "olivoint," put out by the Olivoint Chemical Co.; a "home" concern and a "home" product. Olivoint is said to be "Antiseptic—Sedative—Soothing—Healing—For Sunburn, Poison Oak, Burns, Itching Wounds and Skin Diseases." It was submitted to the Council and was by the Council rejected for the reason that the package did not comply with the rules of the Council in that it stated the diseases for which the preparation was intended. The rule is a good one. It has been the case, without known exception, that a preparation first presented to the medical profession and by them favorably regarded, eventually went straight to the public if the diseases for which it is intended to be used were stated in the printed matter accompanying the original package; it teaches people to harm themselves by self-drugging. Therefore the rule of the Council. Physicians who order or prescribe "Olivoint" are helping to put upon the market another proprietary that will be sold direct to the public in the end. Other preparations put out by this company are "Tyoga Phosphate Compound et Lith" (a choice collection of languages!). This is "An alternative in diseased conditions" and "A prophylactic to prevent disease." How like the old style patent medicine advertisements that last phrase sounds! Then we have "Albathyme," which is a "perfumed antiseptic powder" for "Leucorrhea, Gonorrhea, Otorrhea, Vaginitis, Cystitis, Pruritis." Why should we be proud of these things because they are "made in California"? They have not been approved by the Council; we do not know of what they are composed; the language of the advertising "literature" is bad. There are enough good proprietaries that have been approved by the Council; any honest proprietary will be approved by the Council; let us refuse to use these secret remedies; let us refuse to help make any more "patent medicines" or "Fulton's compounds."

The editorial breast is filled with gratitude almost to the explosive mark! The *Indiana State Journal* recently called attention to and entered a protest against the carelessness of authors in preparing papers for publication; the *Journal* of the A. M. A., evidently also feeling the sympathetic touch in the editorial breast, took this up and commented on it, quoting Byron to the effect that "easy writing makes d——d hard reading." The awful mess that some physicians will gather together and send to a journal expecting it to be published, is almost beyond the power of words to express, for the alleged manuscript is often not composed of words (at least any known words in any known language) but of wonderful and fearful combinations of letters—supposedly abbreviations—signs, symbols, hieroglyphics and, occasionally, partly intelligible collections of words a few of which make sentences. Particularly is this true when the author has graciously favored the publication with some case reports accompanied by charts and bedside notes. Heaven is really the home of these "authors"—but they won't go home!